

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

---

Case No.: 19-14630-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Verona Ricketts  
33 Hawthorne Lane  
Willingboro, NJ 08046

Social Security No.:  
xxx-xx-4645

Employer's Tax I.D. No.:

---

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on November 12, 2020.

On June 13, 2021 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Michael B. Kaplan on:

Date: July 14, 2021  
Time: 10:00 AM  
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: June 14, 2021  
JAN: pbf

Jeanne Naughton  
Clerk

In re:  
Verona Ricketts  
Debtor

Case No. 19-14630-MBK  
Chapter 13

District/off: 0312-3  
Date Rcvd: Jun 14, 2021

User: admin  
Form ID: 185

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2021:**

Recip ID	Recipient Name and Address
db	+ Verona Ricketts, 33 Hawthorne Lane, Willingboro, NJ 08046-1717
cr	+ CARRINGTON MORTGAGE SERVICES, LLC, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
sp	+ Justin Sperling, Aronberg, Kouzer et al, 430 Route 70 West, Cherry Hill, NJ 08002-3583
cr	+ Thrift Investment Corporation, 720 King George's Post Road P.O. Box 538, Fords, NJ 08863-0538, UNITED STATES 08863-0538
cr	+ Toyota Motor Credit Corporation, P.O. Box 340514, Tampa, FL 33694-0514
518237314	+ Bank of Missouri, 2700 S. Lorraine Pl., Sioux Falls, SD 57106-3657
518068232	+ CELTRIC BANK CORP, 268 S STATE ST #300, SALT LAKE CITY, UT 84111-5314
518068241	+ CONTINENTAL FIN CO, 4550 NEW LINDEN HILL RD, WILMINGTON, DE 19808-2930
518222190	EMERGENCY PHYSICIAN ASSOCIATES OF S.JERSEY,PC, PO Box 1123, Minneapolis, MN 55440-1123
518068230	+ FIRST PREMIER, 3820 N LOUISE AVE, SIOUX FALLS, SD 57107-0145
518068239	+ NCB MANAGEMENT, 1 ALLIED DR, TREVOSE, PA 19053-6945
518068242	+ NCCI, 14 ORCHARD RD #100, LAKE FOREST, CA 92630-8311
518120061	+ RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
518068236	+ SANTANDER CONSUMER, 8585 N STEMMOM, FWY #100-N, DALLAS, TX 75247-3836
518707991	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court.; STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY, DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245
518068837	+ Santander Consumer, POB 961245, Fort Worth, TX 76161-0244
518068229	THE BANK OF MISSOURI, 261 WEST 2ND ST, DIXON, MO 65459
518068235	THRIFT INVESTMENT, 750 KING GEORGE POST, FORD, NJ 08863
518068237	+ TOYOTA MOTOR CREDIT, PO BOX 9786, CEDAR RAPIDS, IA 52409-0004
518255010	+ Thrift Investment Corporation, 720 King George's Post Rd, PO Box 538, Fords, NJ 08863-0538
518229500	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518422617	US Department of Education, PO Box 16448, St. Paul, MN 55116-0448

TOTAL: 22

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 14 2021 20:55:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 14 2021 20:55:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 14 2021 20:54:00	United States of America (Internal Revenue Service, U.S. Attorney's Office, 970 Broad Street, Suite 700, Newark, NJ 07102-2535
518068243	+ Email/Text: customerservice@brightlending.com	Jun 14 2021 20:56:00	BRIGHT LENDING, PO BOX 578, HAYS MT 59527-0578
518068234	+ Email/Text: BKBCNMAIL@carringtonms.com	Jun 14 2021 20:54:00	CARRINGTON MORTGAGE, 1600 DOUGLAS RD #100-200A, ANAHELM, CA 92806-5951

District/off: 0312-3

User: admin

Page 2 of 3

Date Recd: Jun 14, 2021

Form ID: 185

Total Noticed: 36

518068233	+ Email/Text: bnc-bluestem@quantum3group.com	Jun 14 2021 20:56:00	FINGERHUT/WEBBANK, 6250 RIDGEWOOD RD, ST CLOUD MN 56303-0820
518068238	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 14 2021 20:56:00	JEFFERSON CAPITAL SYSTEM, 16 MCLEAN RD, ST CLOUD, MN 56303
518068231	+ Email/Text: bankruptcy@sccompanies.com	Jun 14 2021 20:56:00	MONTGOMERY WARD, 1112 7TH AVE, MONROE, WI 53566-1364
518166588	+ Email/Text: bankruptcy@sccompanies.com	Jun 14 2021 20:54:00	Massey's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518166587	+ Email/Text: bankruptcy@sccompanies.com	Jun 14 2021 20:56:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518308861	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 14 2021 21:16:13	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
518131678	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jun 14 2021 21:15:15	US Dept. of HUD, 451 7th St., S.W., Washington, DC 20410-0001
518068240	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jun 14 2021 20:54:00	VERIZON, 500 TECHNOLOGY DR #300, WELDON SPRING, MO 63304-2225
518226781	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Jun 14 2021 21:16:31	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518486497	*+	Department of Treasury, Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
518417927	*	IRS, POB 7346, Philadelphia, PA 19101-7346
518428217	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518068846	##+	Sarita Jordan, 33 Hawthorne Lane, Willingboro, NJ 08046-1717

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 16, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2021 at the address(es) listed below:

Name	Email Address
------	---------------

Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Jun 14, 2021

Form ID: 185

Total Noticed: 36

Eamonn O'Hagan

on behalf of Creditor United States of America (Internal Revenue Service) eamonn.ohagan@usdoj.gov

Gavin Stewart

on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com

Harold N. Kaplan

on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC hkaplan@rasnj.com, informationathnk@aol.com

John R. Morton, Jr.

on behalf of Creditor Thrift Investment Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com

Justin Harris Sperling

on behalf of Debtor Verona Ricketts jsperling@akplaw.net

Maria Cozzini

on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC mcozzini@sternlav.com

Rebecca Ann Solarz

on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmllawgroup.com

Steven J. Abelson

on behalf of Debtor Verona Ricketts sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

TOTAL: 11